



SURPLUS LINE MANAGERS.

Surplus Line Managers

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## No Personal Umbrella Insurance? It could cost you a fortune!

### DID YOU KNOW...

A Preferred Personal Umbrella insured with one house and two vehicles often pays less than **\$225** in annual premium for **\$1,000,000** of additional liability insurance coverage.

### DID YOU KNOW...

The frequency and cost of lawsuits has increased dramatically in the past decade. The following claims are real-life examples of lawsuits filed every day.

- ▶ **Internet Blogger:** The insured's daughter hated math class as well as the teacher. The daughter made several "disparaging" remarks about her teacher online. The teacher successfully sued the parents for \$750,000.
- ▶ **Faulty Furnace:** The insured's tenant claims she became ill from carbon monoxide poisoning resulting from a faulty furnace. The tenant claimed permanent brain damage and demanded \$750,000.
- ▶ **Coaching Circumstances:** A teenager, who was destined for greatness as a softball player, filed a \$700,000 lawsuit against her former coach, alleging his "incorrect" teaching style ruined her chances for an athletic scholarship.

### DID YOU KNOW...

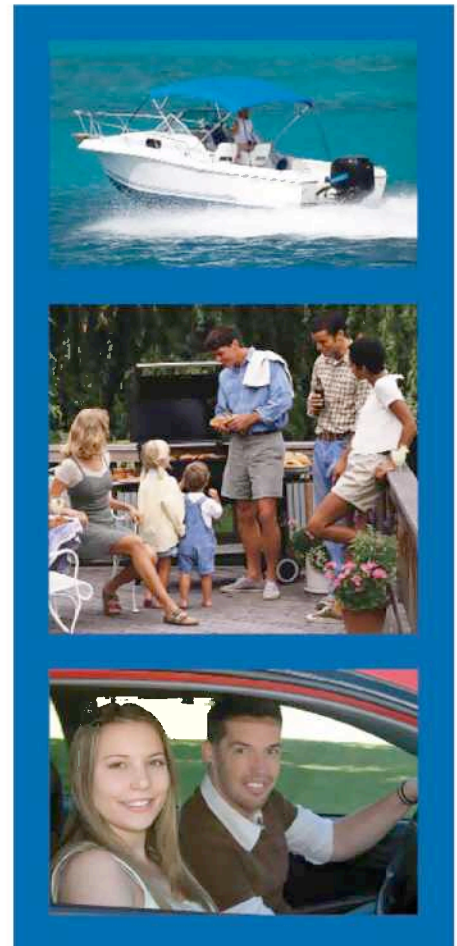
Your family and your daily activities result in lawsuit exposures every day. You should consider purchasing an Umbrella policy if:

- ▶ Your assets are greater than your insurance liability limits.
- ▶ You are financially responsible for children.
- ▶ You frequently host guests on your property.
- ▶ Your residence includes a swimming pool.
- ▶ You own watercraft or off-road vehicles.
- ▶ You own rental or vacation properties.
- ▶ You participate in volunteer activities.

## Personal Umbrella Insurance...

*A small price to pay for peace of mind!*

USE THE WORKSHEET ON THE BACK OF THIS PAGE TO TOTAL YOUR ASSETS AND IDENTIFY UNINSURED ASSETS



# How much do you have in Assets?

NO PERSONAL UMBRELLA INSURANCE? IT COULD COST YOU A FORTUNE!

ASSETS THAT ARE UNINSURED ARE, ESSENTIALLY, INSURED BY YOU AND CAN BE INCLUDED IN A LARGE LIABILITY SETTLEMENT. FOR EXAMPLE, IF YOUR TOTAL ASSETS ARE \$500,000 AND YOUR AUTOMOBILE LIABILITY INSURANCE LIMIT IS \$300,000 YOU ARE LEFT WITH \$200,000 OF UNINSURED ASSETS! USE THIS WORKSHEET TO TOTAL YOUR ASSETS AND IDENTIFY UNINSURED ASSETS

## ASSETS

### CASH:

Checking \_\_\_\_\_  
Savings \_\_\_\_\_  
Certificates of Deposit \_\_\_\_\_  
Life Insurance Cash Value \_\_\_\_\_  
Other \_\_\_\_\_

### INVESTMENTS:

Mutual Funds \_\_\_\_\_  
Stocks \_\_\_\_\_  
Bonds \_\_\_\_\_  
Treasury Bills \_\_\_\_\_  
Other \_\_\_\_\_

### PERSONAL:

Home(s) \_\_\_\_\_  
Car(s) \_\_\_\_\_  
Art and Collectibles \_\_\_\_\_  
Jewelry \_\_\_\_\_  
Furnishings \_\_\_\_\_  
Other \_\_\_\_\_

### RETIREMENT:

Pension Value Today \_\_\_\_\_  
Tax-Deferred Accounts \_\_\_\_\_

### FUTURE EARNINGS:

TOTAL ASSETS: \_\_\_\_\_

Total Assets \_\_\_\_\_  
Auto Liability Limit \_\_\_\_\_  
Assets - Auto Liability Limit = \_\_\_\_\_  
**Uninsured Assets** \_\_\_\_\_

Total Assets \_\_\_\_\_  
Homeowner Liability Limit \_\_\_\_\_  
Assets - Homeowner Liability Limit = \_\_\_\_\_  
**Uninsured Assets** \_\_\_\_\_

The Personal Umbrella policy represents one of the best values in insurance. Compare the cost and limits of your auto policy to the cost and limits of a Personal Umbrella policy. You have worked hard to build your assets. Isn't the cost of a Personal Umbrella worth your peace of mind in knowing that your assets are protected?